

ISOLATED CHILDREN'S PARENTS' ASSOCIATION OF AUSTRALIA



2023 FEDERAL CONFERENCE BOARDING SCHOOLS/HOSTELS/SECOND HOME PORTFOLIO MOTIONS

A1. Western Australia State Council

CARRIED

“That ICPA (Aust) continues to advocate to the Minister for Social Services and other relevant government departments for an increase to the Assistance for Isolated Children (AIC) Basic Boarding Allowance for geographically isolated students, to help alleviate financial pressures incurred as a result of increased fees by boarding facilities.”

Explanation:

The cost of boarding in Western Australia continues, on average, to increase by 5% per annum, with some schools increasing by as much as 16.92%. In 2022 the WA State Boarding Away from Home Allowance (BAHA) was reduced to the 2010 amount of \$1350 per child. ICPA WA has successfully lobbied to have the BAHA increased in line with the Consumer Price Index (CPI), which has resulted in a \$30 increase per child for 2023. However, this still falls well below the 2017 BAHA of \$2105 per child. Families are continually experiencing increasing financial pressure as the cost of boarding continues to rise.

As stated in media release 15th March 2023, Senator the Hon Anthony Chisholm has acknowledged that

“The Albanese Government wants to ensure that all Australian’s have access to high quality education and for many families, boarding school is not only the best option for a quality school education experience for their children, it may also be their only option.”

An increase in the AIC Basic Boarding Allowance would relieve some of the financial burden placed on families to pay for their children’s education.

A2. Broken Hill Branch (NSW)

CARRIED

“That ICPA (Aust) continues to lobby the Minister for Education and the Minister for Social Services for an increase to the Assistance for Isolated Children (AIC) Basic Boarding Allowance, to help reduce the gap between costs incurred by geographically isolated families and the Basic Boarding Allowance.”

Explanation:

Geographically isolated families not only have to pay boarding fees which are continually increasing, but also face additional, unavoidable and ever-increasing costs of travel and accommodation.

Geographically isolated families often have no choice other than to send their children away for boarding school in the secondary years. Often these schools are hundreds of kilometres and many hours travel from their home. Geographically isolated families face additional costs when they drop off and pick up their children and for weekend visits, especially for compulsory leave weekends, during the term. With the cost of boarding fees, fuel, flights and accommodation increasing and the AIC only

increasing slightly each year the gap between what geographically isolated families pay to send their children to boarding school and what they receive through the AIC Basic Boarding Allowance is quickly widening.

In recent data collected in a survey conducted of GI families across Australia, over 75% families face a gap of \$5000.00 or more per term.

We understand that the AIC Basic Boarding Allowance cannot cover all costs, but we believe an increase to the AIC Basic Boarding Allowance of at least \$4000.00 per annum would help reduce the gap between actual costs for geographically isolated families and the Basic Boarding Allowance. This would help ensure equity of educational opportunities for families with students living in geographically isolated areas.

A3. Midwest Branch (WA)

CARRIED

“That ICPA (Aust) advocates to the Minister for Education and Minister for Social Services for an increase to the Assistance for Isolated Children (AIC) Basic Boarding Allowance to more closely reflect the real cost of educating geographically isolated students where the only option is to attend a boarding facility.”

Explanation:

A recent survey of Western Australian Midwest branch members confirmed that the AIC Basic Boarding Allowance of \$2349 per term fails to address the actual costs of sending a child to a boarding facility. 91% of respondents were in the range of \$5000 - \$10,000 per term, per child deficit when boarding fees, travel costs and overnight accommodation were taken into consideration.

Many of our families reside in locations that have no access to a local high school. The cost of boarding school continues to rise, and our families are faced with very difficult financial decisions as to how they are going to afford to educate their high school aged children and continue to live in their rural community.

An increase to the AIC Basic Boarding Allowance is a much-needed equity allowance to allow geographically isolated children an education as afforded to their urban counterparts and help alleviate the financial burden placed on families to pay for their children’s education.

A4. Richmond Branch (QLD)

CARRIED

“That ICPA (Aust) advocates to the Minister for Social Services for an increase to the Assistance for Isolated Children (AIC) Basic Boarding Allowance of at least \$4000 and the alignment of the Allowance to the Consumer Price Index: Education sub index to assist geographically isolated students’ access to boarding school.”

Explanation:

According to ICPA (Aust) figures, the 2022 the average boarding fees in NSW was \$24,345, Qld \$21,235, SA \$23,304 and WA \$23,315. In 2023 the AIC Basic Boarding Allowance is \$9396 per student per year. Without factoring in boarding fee increases which would have no doubt occurred in the 2023 year, the AIC BBA is not even covering 50% of boarding fees if using these averages as a measuring stick. An increase of \$4000 to the Allowance would see at least 55% of boarding fees covered and assist to counteract the rising costs of living expenses being experienced across Australia. The alignment of the Allowance to the Education sub index would ensure the Allowance did not erode over time and was reflective of the true costs of educational expenses.

Affordable education goes to the heart of rural and remote communities and their sustainability. If geographically isolated families cannot afford to send their children away to boarding school to access a secondary education, we will continue to experience the mass exodus of families from these communities, the impact of which most probably will not be noticed by mainstream Australia until local butcher, grocery stores and supermarket shelves are void of Australian made produce. Access to affordable education does not only affect rural and remote families. It affects the entire country which relies on these families to feed it, and it affects the national economy which is reliant on agricultural exports.

With an estimated 4000 geographically isolated students receiving the AIC Basic Boarding Allowance per year, increasing this allowance to an amount which reflects the actual cost of a boarding school in Australia in 2023 and beyond is a small but sound investment not only for educational outcomes for students but for the entire nation.

A5. Collarenebri-Mungindi Branch (NSW)

CARRIED

“That ICPA (Aust) asks the Minister for Social Services to review the guidelines for approving ‘Limited Program Schools’ to make the program more effective for rural and remote students.”

Explanation:

The current program guidelines and assessment process is:

(1) The Australian Government's Assistance for Isolated Children (AIC) Scheme is administered by guidelines published by Services Australia - Centrelink.

Services Australia defines a limited program school in the AIC Guidelines as:

- primary schools where the syllabus and teaching arrangements are specifically geared to meet particular requirements and may be considered limited compared to the general curriculum of the state or territory.
- secondary schools that either:
 - do not offer a full range of years or grades; or
 - do not provide adequate facilities or programs to enable a student to gain a Year 12 certificate or tertiary entrance score; or
 - have a syllabus and teaching arrangements that are specifically geared to meet the needs of a particular student and may be considered limited compared to the general curriculum of the state or territory.

(2) Each year Services Australia writes to the State Departments of Education and provides the definition of a Limited Program School and requests the department provide a list of schools that meets their criteria by November.

Services Australia uses this list to determine if a student would to be eligible for the Assistance for Isolated Children Scheme and ABSTUDY Allowances operated through Centre link.

- a) Schools do not apply to be included in the list.
- b) For each year, from 2017-2021, two schools in New South Wales have been identified as meeting Services Australia's definition of a Limited Program School.

A limited school should also be assessed according to the syllabus's offered and the health and wellbeing of the students attending the rural and remote school. Video conferencing should not be considered the acceptable way of offering a subject. If you are the only student in the class doing a subject it should not be accepted as offering the subject and points should be awarded under the

limited program schools. That student should therefore be eligible for the entitlements under the Limited Program Schools.

What a limited program school is:

Limited program schools either don't:

- offer all year levels or grades
- have facilities or programs for students to get a Year 12 certificate or an Australian Tertiary Admission Rank.

The outcomes to holding this review would be:

- Review all guidelines/criteria of the program
- make the program more workable – these schools are already limited in what they offer
- make the program more inclusive for students who have a disability
- assist rural and remote students who have no other options for gaining an education in their secondary years.

A6. Walgett Branch (NSW)

CARRIED

“That ICPA (Aust) lobbies the relevant federal ministers to include criteria that would ensure the Assistance for Isolated Children (AIC) Basic Boarding and Additional Boarding Allowances are available to students living in or near remote communities such as Walgett, NSW that are identified as severely educationally disadvantaged, in the “Educate Australia Fair”, Bankwest Curtin Economic Centre Study.”

Explanation:

Sadly, despite the best efforts of many over the past few decades, there are locations in remote areas of Australia where due to extenuating circumstances, lone High Schools are not able to provide adequate educational opportunities for all students.

While most States recognise the need to offer bypassing of local schools that offer limited programs, others do not. Support for families continues to be ignored, and they continue to leave once their children reach secondary education. Locations that have been identified as severely educationally disadvantaged in the “Educate Australia Fair” Bankwest Curtin Economic Centre Study must have the option of accessing the AIC Boarding Allowance, which will assist families to remain in remote communities.

A7. Walgett Branch (NSW)

CARRIED

“That ICPA (Aust) advocates to the relevant ministers and departments, requesting the new Commonwealth Regional Scholarship Program include the following criteria:

1. income limits are substantially higher for the families who reside in remote communities such as Walgett, NSW, who are identified as severely educationally disadvantaged by the “Educate Australia Fair”, Bankwest Curtin Economic Centre Study,
2. the income limits are tapered to recognise the number of children in a family, and
3. not reliant on students receiving any other Commonwealth funding.”

Explanation:

The Australian Government has announced 100 scholarships for low and low to middle income families from regional, rural, and remote areas to assist with boarding school fees and associated costs. The Walgett Branch would like to thank the government for this wonderful opportunity these new scholarships will provide for students.

As this is a Pilot Program with the eligibility criteria yet to be released, it is timely that we urge the Department of Education to a) ensure that the income limits are realistic considering the significant cost of boarding students away from home and that b) priority is given to communities with the most severely disadvantaged children as evidenced by Studies such as the Bankwest Curtin Economics Centre Study.

The “Educate Australia Fair” Bankwest Curtin Economics Centre Study lists Rural and remote Australian towns that suffer the greatest disadvantage, with Walgett being the second most disadvantaged on NSW’s list. Evidence of disadvantages such as this should be used to guide the eligibility criteria for such scholarships.

These scholarships must reflect the real impact on income for families boarding children away from home for their education, particularly when several children are away simultaneously. What may appear to be a medium income quickly diminishes when boarding costs are factored in. This is not a cost for families living in larger centres who can access free education. Therefore, income limits should be higher than what is considered low to medium income in a larger centre. The income limit must also be tapered to consider the number of children in a family.

The eligibility criteria must ensure the inclusion of families residing in small towns who do not meet the requirements for other available Commonwealth funding. This encompasses vital and indispensable services like nurses, teachers, plumbers, electricians, and police families - whose roles are essential in any town's survival.

Again, we are incredibly grateful for the announcement of these scholarships and hope that the government will work with the ICPA to develop fair and realistic eligibility criteria that will assist those in the most disadvantaged areas of remote Australia.

A8. Westmar-Inglestone Branch (QLD)

LOST

“That ICPA (Aust) lobbies the Federal Education Minister, Social Services Minister and other relevant ministers and departments to recognise rural and remote students as being ‘Vulnerable Persons’ to ensure adequate funding is available to meet the needs of these students and their families.”

Explanation:

There are various Australian Government definitions of a ‘*Vulnerable Person*’ but this terminology can refer to a child who is experiencing disadvantage whilst accessing a *regulated activity* or service related to the disadvantage. A ‘*regulated activity*’ in this sense, is identified as an activity provided to vulnerable persons and child education services is identified as one of these activities.

The intent of this motion is to precipitate momentum towards identification of isolated children and their families/carers as being within this ‘vulnerable’ category. It is after all, the families/carers that will be assessed as to the ‘vulnerability’ of these students/children/persons. We need to attract and retain these ‘vulnerable’ families in rural/remote regions by securing additional funding for the education of their children when they do need to attend boarding school for face-to-face learning.

As we all know, the AIC allowance alone is insufficient to cover the costs of educating isolated children (even for those who are eligible). So perhaps then we, as guardians of isolated children, need to “think outside the square” and potentially open a new funding stream, separate to the education funding space (AIC), to narrow the gap between the current funding provided and the actual cost of educating isolated students.

A9. Northern Territory State Council

CARRIED

“That ICPA (Aust) lobbies relevant ministers to support the removal of the Fringe Benefits Tax (FBT) for businesses who assist their employees residing in geographically isolated areas, by providing financial assistance to enable their children to attend boarding school.”

Explanation:

Currently many businesses across remote Australia are faced with the financial challenge of helping to fund the education of employee’s children.

Financial assistance is essential to support families employed in remote areas of Australia as they are unable to afford the exorbitant expenses of sending their children to board for secondary schooling. Families who have no choice but to leave their homes and place of employment to continue their child’s education, simply because they cannot afford the costs of boarding, leaves employers with a hard to fill gap in the remote workplace. These remote and rural workplaces struggle to fill vacancies.

Businesses able to provide financial assistance for boarding and secondary school retain their valuable employees. However, it is these businesses able to offer financial aid that are struck with the added costs of paying Fringe Benefits Tax on the assistance provided.

For example, a business who offers to cover 50% of a boarding school fee that totals \$50,000 will be subject to 47% FBT and pay approximately \$23,500 in tax on top of the \$25,000 of assistance. A total cost of \$48,500 to that employer, almost doubling the costs of their financial support. This is a significant deterrent for any business thinking of offering assistance.

It is most likely that more employers would be able to offer financial assistance to their employees if the FBT was removed. This would help stabilise a rural workforce and keep valuable families in rural and remote Australia.

Employers could increase the employee’s salary to "cover" the fee amount but then the employee is taxed depending on their tax rate so they don't receive the full amount.

So effectively the employer pays double, they can claim it as a deduction and claim any GST but still because of the tax it would mean that many employers would not do so.

There are some FBT exemptions for remote areas but they are very limited. One is that employers can provide housing for their employees. The ATO states the reason is because:

- *there is insufficient suitable residential accommodation otherwise available at or near the place where the employee is employed.*

This argument also applies in regard to secondary school options. There are often insufficient suitable secondary school options available in remote areas, so the removal of FBT for employers assisting their employees in educating their children would be beneficial to regional and remote Australians.

Also, if an employee receives a fringe benefit it is not part of their taxable income but is reported in the tax return and is used to calculate income thresholds for Centrelink benefits etc so would affect eligibility for certain benefits.

A10. Capricornia Branch of the Air (QLD)

CARRIED

“That ICPA (Aust) advocates to the Federal Government to urgently address the negative impacts that the Direct Measure of Income (DMI) Funding model is having on geographically isolated children who are enrolled at non-government schools and reside within boarding school facilities.”

Explanation:

In 2020, the Australian Government introduced the direct measure of income (DMI) to determine the capacity of a school community to contribute financially to the operational costs of their school.

The DMI calculates capacity to contribute (CTC) using the median income of the parents and guardians of the students attending the school, making use of income tax data and other information held by the Australian Bureau of Statistics (ABS) through the Multi-Agency Data Integration Project (MADIP).

SOURCE: <https://www.education.gov.au/recurrent-funding-schools/resources/direct-measure-income-dmi-methodology>

The DMI Methodology states that the new DMI funding is intended to ensure more funding flows through to those schools that need it the most, **however**, there are a number of factors that don't make it an accurate, reliable or an equitable funding model, especially for rural and remote families who rely upon the boarding schools attached to many of the schools in regional areas for the education of their children for secondary schooling.

Since its introduction in 2020, ICPA (Aust) and the Coalition of Regional Independent Schools (CRISA) have lobbied the Federal Government to the fundamental shortcomings and possible flow on effect that the DMI funding model could impose, possible consequences of these effects and how it could stand to affect the education of rural and remote children and financially impact regional outer metropolitan schools across Australia.

<https://icpa.com.au/sites/icpa.com.au/files/inline-files/icpa-aust-submission-to-australian-education-amendment-direct-measure-of-income-bill-2020-provi.pdf>

As per a letter circulated to families during July 2022, by a P-12 school in regional QLD, it has been reported that federal funding accounts for approximately 45% of that particular school's total income; so, in turn, this significant reduction in federal funding has major effects upon the financial position of the school. To counteract this loss, the school has had to develop various strategies to deal with the decline in funding due to the DMI funding scheme. The school projects that the federal funding will fall significantly over the years of 2022-2029. Historically, this school had been able to keep tuition fee rises to a reasonable level due to the fact that federal funding increased by an average of 6.6% per annum over the last four years. However, moving forward under the new funding model any reduction in federal funding can only be replaced by increased tuition fees or by increasing student numbers. To date this school has chosen to increase student numbers over a period of 7 years.

Increasing enrolments - Schools that take this approach could inadvertently place pressure on existing facilities if they are not well positioned to deal with the increased enrolments across both day school and boarding, class sizes would be affected and recruiting extra teaching staff in the current teacher shortage environment could prove difficult.

Increasing Fees - A regional school budget model indicates that if the reduction of funding was to be offset entirely by fee increase this would have to be at a minimum level of 7% per annum for the years 2023 to 2029 – a position that would make education unaffordable for many regional, rural and remote families.

ICPA (Aust) members have reported that their tuition and boarding out of pocket expenses range from \$10,000 to \$30,000 per child per year depending on allowances and scholarships. The cost of boarding is already increasing at an alarming rate and certainly in advance of CPI, so, increased fees caused by the apparent oversight of the effects that this model would have on Geographically Isolated families just exacerbates the financial burden. Safeguards need to be put into place to ensure rural and remote students who attend boarding schools are able to continue their education without the additional burden and cost caused by the loss of such large amounts of funding due to increased fees or worse still, the forced closure of some boarding facilities due to being deemed financially unviable. In the event that increased fees create a fallout from independent schools to government schools it would impact heavily on education expenditure for state governments.

Geographically Isolated students who need to board have fewer choices with regards to the school they attend; they are limited to those schools that have boarding facilities. Rural and Remote families rely heavily on and are the end users of these schools and associated boarding facilities. We are beginning to see and feel the negative impacts that this funding model is placing on the operating budgets of schools and more importantly our children.

Concerns have been raised by parents that the new school funding arrangement is significantly impacting students who board within the boarding facilities attached to negatively impacted regional schools. In Queensland, where the 'Boarding Standard for Australian Schools and Residences' is not mandated, it is concerning that boarding facilities could fall below the 'Standard' and boarding students' welfare be negatively impacted as schools address how to continue to operate in the short term due to the loss of income. It is particularly concerning that the loss of federal funding has coincided with an unprecedented rise in costs of living. The running costs of the boarding arm of these schools have no doubt been scrutinised and reports of boarding budgets being scaled back. Rising food costs are a major cost for boarding schools, when costs are rising and budgets are being scaled back the nutritional quality, quantity and variety of meals provided to boarders are negatively affected. It could be argued that food budgets should in fact need to be increased due to the cost of food, but with many schools engaging with external food service providers and repeated attempts to work with the schools to improve the situation, nothing changes as it all comes down to profit margins. Boarding Schools should be required to at least meet the age-appropriate Australian Dietary guidelines to provide nutrients and energy needs for all adolescents.

<https://www.health.gov.au/sites/default/files/australian-dietary-guidelines.pdf>

<https://www.eatforhealth.gov.au/food-essentials/how-much-do-we-need-each-day/recommended-number-serves-children-adolescents-and-toddlers>

It is imperative that the DMI funding does not affect the health and wellbeing of Geographically Isolated Children whilst attending boarding schools at the cost of schools doing business. Boarding budgets need to be safeguarded and be transparently reported as part of school reporting to ensure that boarding students are guaranteed equitable outcomes by means of academic support & tutoring, reside in safe well-maintained facilities, be supported and supervised by appropriately trained staff at the correct ratio and be provided with a variety of highly nutritional meals to support their adolescent needs to engage in their academics and sporting activities whilst attending boarding school.

A11. Western Australia State Council

CARRIED

"That ICPA (Aust) continues to bring to the attention of the Federal Government the impacts the new 'Direct Measure of Income' funding model is having on geographically isolated students who attend boarding schools, when advocating for increases to the Assistance for Isolated Children Allowance (AIC)."

Explanation:

In 2022, as part of the Quality Schools reforms, all non-government schools completed the transition from the previous area-based socio-economic status (SES) methodology to the Direct Measure of Income (DMI) to determine the capacity to contribute (CTC) for most non-government schools.

In very simple terms, if a school's CTC score is now lowered as a result of transitioning from SES to DMI, the school's base funding will increase. If CTC is now higher as a result of the transition, the funding of the school will decrease as of 2022.

As a result of using the Direct Measure of Income parameters many schools throughout the whole of Australia will receive a cut to their funding, this is a major concern for boarding families.

In Western Australia, in addition to families incurring increased boarding costs they are also incurring significant increases to tuition fees. Previously, tuition fees have increased by an average of up to 3% however, data from the current school year has shown an increase of tuition of a minimum of double this rate and in some cases 10% and even 20%.

A12. Capricornia Branch of the Air (QLD)**CARRIED**

"That ICPA (Aust) advocates to the Federal Government to increase the Assistance for Isolated Children (AIC) Basic Boarding Allowance to counteract the increase in costs of educating geographically isolated children at non-government boarding schools due to costs incurred by the Direct Measure of Income (DMI) funding model."

Explanation:

Where schools have been impacted by the DMI funding and there is no other choice other than to increase fees, the costs of educating a Geographically Isolated child dramatically increases and for many rural families will become unaffordable. The DMI funding model only takes tuition fees of students attending the day school into account whereas for Rural & Remote families there is the added cost of boarding fees plus the often-overlooked associated costs of boarding school that includes travel, overnight accommodation due to living remotely, co-curricular activities, medical costs, siblings' education costs or distance education costs. Essentially, we already pay more, in order to access an equitable education.

An increase in the AIC to assist with the affordability of education for rural and remote families is necessary to ensure that equitable education is available at regional boarding schools for those children who cannot access secondary education in their area. An increase in the AIC needs to be made available to limit the negative impacts, namely the ever-increasing financial gap that rural families are already facing that will be further exacerbated by possible increases in fees due to the DMI funding model. This financial burden is not limited to the financial cost but more importantly the burden of limiting the education options and opportunities for geographically isolated children. Rural families do not deserve to be blindsided by further increased costs and have their children's education options disadvantaged further.

A13. Midwest Branch (WA)**CARRIED**

"That ICPA (Aust) lobbies the Federal Government, the Minister for Education and other relevant ministers and government departments to provide funding for students with a disability in residential boarding facilities, so that their needs can be met, and reasonable adjustments and accommodations can be implemented in accordance with The Disability Standards for Education 2005."

Explanation:

When a student with a funded disability (e.g., Autism) is enrolled at a school, the school is eligible to apply for schools plus funding or special education funding from individual state-based Departments of Education and federally through the Individual Disability Allocation (IDA) and Nationally Consistent Collection of Data for Students with a Disability (NCCD), via their individual system dependant on what type of school they are classified as.

The amount of funding allocated per student is in accordance with their diagnosis and needs. This funding is then dispersed at the schools' discretion for the purpose of education. A boarding student (24 hours per day, 7 days per week in a school term) receives the same level of funding as a day student.

The boarding house has a duty of care, responsibility, and accountability for the increased needs of a student with a disability. This is inclusive of wellbeing, medical, social, homework/prep education, nutrition, extracurricular school activities such as sports or choir and boarding house excursions, activities, and most of all inclusion to all aspects of boarding regardless of the child's abilities.

Students with a disability require extra support in their daily lives to reach their full potential. Currently, there is no clarity on whose jurisdiction or agency the needs of a person with a disability fall under in the secondary residential boarding house system.

Access to funding for a person with a disability in a boarding house is not currently provided in any way. For our geographically isolated families, residential boarding is an important continuation of our children's education.

The relevant bodies included in the shared response to the needs of a person with a disability include the Department of Education, individual state-based government Departments of Social Services and Departments of Education and the National Disability Insurance Scheme (NDIS) and National Disability Insurance Agency (NDIA). NOTE: The NDIS is not designed to cover the needs of a child in secondary education residential boarding facilities.

Relevant standards and registrations that cover schools' compliance to meet the needs of a student with a disability include individual State Registration Standards and Compliance for Non-Government Schools and Government Schools, Boarding Standards for Australian Schools and Residences 2015, and the Disability Standards for Education 2005.

We urge you to pass this motion to support students with disability and to ensure their needs are being met in boarding houses across Australia through the provision of funding that offers an equal and inclusive opportunity to education.

S1. Wentworth Branch (NSW)**CARRIED**

"That ICPA (Aust) requests Services Australia to update their AIC Renewal Form to allow 'Assessment for Additional Boarding Allowance' to be selected when students transition from Distance Education to Boarding School."

Explanation:

Currently, the renewal form sent out to families allows for families receiving AIC for primary school to update the students' details to transition to boarding school. Whilst this form allows for the easy transition to the new school there is nowhere on the form that allows you to select that you would like to be considered for the Additional Boarding Allowance. There is also no advise as to how you actually submit a request for Additional Boarding Allowance if you are already receiving AIC.

Staff from the AIC Helpline have advised that a simple update to the form would allow families to select this option and save parents from missing out or spending hours trying to follow up how they actually apply for this after sending their child to boarding school.